

**ABSTRACT OF THE DISCLOSURE**

A method and system for the transmission of payment messages in a telecommunication system that includes a smart card, a payment application on the smart card, a telecommunication connection and a payment server disposed in a telecommunication network and connected to the payment application. In the inventive method, a smart card client is disposed on the smart card, the payment application is connected to the smart card client, a smart card server is provided in the telecommunication network and is connected to the payment server, and the smart card client is connected to the smart card server via the telecommunication connection. The inventive system includes a smart card client disposed on the smart card and connected to the payment application, and a smart card server disposed in the telecommunication network and connected both to the payment server and, via the telecommunication connection, to the smart card client. The invention optimizes the exchange of messages between the payment application and the payment server in a manner appropriate for a mobile communication system.